

EXHIBIT A

NISSAN NISSAN MOTOR ACCEPTANCE CORPORATION

Motor Vehicle Lease Agreement - NEW JERSEY


1. PARTIES

LESSOR: HANSEY NISSAN (201) 825-4040
NAME OF Lessor: HANSEY NISSAN
STREET ADDRESS: 17 SOUTH
CITY, STATE, ZIP CODE: UPPER MERIDALE NJ 07458
NAME OF Lessee: MURRAY A. CARTER
STREET ADDRESS: HUBLEYVILLE NJ
CITY, STATE, ZIP CODE: HUBLEYVILLE NJ 07458

NAME OF CO-LESSEE: N/A
ZIP CODE: 12747
NAME OF DRIVER IF LESSEE IS A BUSINESS: N/A
ZIP CODE: N/A
NAME OF DRIVER IF LESSEE IS A BUSINESS: N/A
ZIP CODE: N/A

VEHICLE CHARGING ADDRESS IF DIFFERENT FROM ABOVE: N/A
CITY, STATE, ZIP CODE: N/A
VEHICLE CHARGING ADDRESS IF DIFFERENT FROM ABOVE: N/A
CITY, STATE, ZIP CODE: N/A

"You" and "your" refer equally to the Lessor and Co-Lessee (if any) signing this Lease. "We," "us" and "our" refer to the Dealer, to Nissan-Infiniti LT (NILLT) and any other assignee. If this Lease is assigned, "Vehicle" refers to the Motor Vehicle described below, including attachments, equipment and accessories. You agree to lease this Vehicle from us under the terms on the front and back of this Lease. You understand that this is a Lease. You do not own this Vehicle, unless and until you exercise your option to purchase this Vehicle.

YEAR	MAKE	MODEL	DATE STYL	VEHICLE IDENTIFICATION NUMBER (VIN)
2002	NISSAN	TR XTERRA	XE 4X4 AUTO	5 N I E D 2 8 Y 7 2 C 6 0 1 7 3

☒ **XX** ☐ **Used** ☐ **Primary Use**
☐ **Commercial** ☐ **Personal/Family**
☐ **Other** (Specify:)
COPIES OF THIS LEASE: 10/07227

3. CONSUMER LEASING ACT DISCLOSURE BOX

MONTHLY PAYMENTS		OTHER CHARGES (Not part of your monthly payment)		TOTAL OF PAYMENTS	
a) Capitalized Cost Reduction	\$ 835.56	a) Disposition Fee (if you do not purchase the Vehicle)	\$ N/A	(The amount you will have paid by the end of the Lease)	
b) First Monthly Payment	\$ 339.00	b) N/A	\$ N/A		
c) Refundable Security Deposit	\$ N/A	c) Amount To Be Paid in Cash	\$ 1501.05		
d) Title Fees	\$ N/A	d) Total	\$ N/A		
e) Registration Fees	\$ 99.00	e) Total	\$ 17434.05		
f) SALES TAX IN ADVANCE	\$ 58.49				
g) N/A	\$ N/A				
h) DOC-FEE	\$ 169.00				
i) N/A	\$ N/A				
j) N/A	\$ N/A				
k) Total	\$ 1501.05				

4. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

a) Capitalized Cost Reduction \$ 835.56
 b) First Monthly Payment \$ 339.00
 c) Refundable Security Deposit \$ N/A
 d) Title Fees \$ N/A
 e) Registration Fees \$ 99.00
 f) SALES TAX IN ADVANCE \$ 58.49
 g) N/A \$ N/A
 h) DOC-FEE \$ 169.00
 i) N/A \$ N/A
 j) N/A \$ N/A
 k) Total \$ 1501.05

5. YOUR MONTHLY PAYMENT IS DETERMINED AS SHOWN BELOW

a) Gross Capitalized Cost:
 The agreed upon value of the Vehicle is \$ 23009.44. You may have to pay for any items you pay over the lease term such as taxes, fees, service contracts, insurance and any outstanding prior lease or lease balance. If you want an amount of this amount, please see Section 7.

b) Capitalized Cost Reduction:
 The amount of any net trade-in allowance, rebate, non-cash credit or cash you pay that reduces the gross capitalized cost is \$ 24661.90.

c) Adjusted Capitalized Cost:
 The amount used in calculating your base monthly payment is \$ 835.56.

d) Residual Value:
 The value of the Vehicle at the end of the Lease used in calculating your base monthly payment is \$ 23826.34.

e) Depreciation and Any Amortized Amounts:
 The amount charged for the Vehicle's depreciation through normal use and for other items paid over the lease term is \$ 12009.44.

f) Total Monthly Payment:
 The number of payments in your lease is 48.

g) Total of Base Monthly Payments:
 The depreciation and any amortized amounts plus the rent charge is \$ 16272.00.

h) Lease Payments:
 The number of payments in your lease is 48.

i) Base Monthly Payment:
 The number of payments in your lease is 48.

j) Monthly Luxury Tax:
 The number of payments in your lease is 48.

k) Total Monthly Payment:
 The number of payments in your lease is 48.

l) Total Monthly Payment:
 The number of payments in your lease is 48.

m) Total Monthly Payment:
 The number of payments in your lease is 48.

n) Total Monthly Payment:
 The number of payments in your lease is 48.

o) Total Monthly Payment:
 The number of payments in your lease is 48.

p) Total Monthly Payment:
 The number of payments in your lease is 48.

q) Total Monthly Payment:
 The number of payments in your lease is 48.

r) Total Monthly Payment:
 The number of payments in your lease is 48.

s) Total Monthly Payment:
 The number of payments in your lease is 48.

t) Total Monthly Payment:
 The number of payments in your lease is 48.

u) Total Monthly Payment:
 The number of payments in your lease is 48.

v) Total Monthly Payment:
 The number of payments in your lease is 48.

w) Total Monthly Payment:
 The number of payments in your lease is 48.

x) Total Monthly Payment:
 The number of payments in your lease is 48.

y) Total Monthly Payment:
 The number of payments in your lease is 48.

z) Total Monthly Payment:
 The number of payments in your lease is 48.

aa) Total Monthly Payment:
 The number of payments in your lease is 48.

ab) Total Monthly Payment:
 The number of payments in your lease is 48.

ac) Total Monthly Payment:
 The number of payments in your lease is 48.

ad) Total Monthly Payment:
 The number of payments in your lease is 48.

ae) Total Monthly Payment:
 The number of payments in your lease is 48.

af) Total Monthly Payment:
 The number of payments in your lease is 48.

ag) Total Monthly Payment:
 The number of payments in your lease is 48.

ah) Total Monthly Payment:
 The number of payments in your lease is 48.

ai) Total Monthly Payment:
 The number of payments in your lease is 48.

aj) Total Monthly Payment:
 The number of payments in your lease is 48.

ak) Total Monthly Payment:
 The number of payments in your lease is 48.

al) Total Monthly Payment:
 The number of payments in your lease is 48.

am) Total Monthly Payment:
 The number of payments in your lease is 48.

an) Total Monthly Payment:
 The number of payments in your lease is 48.

ao) Total Monthly Payment:
 The number of payments in your lease is 48.

ap) Total Monthly Payment:
 The number of payments in your lease is 48.

aq) Total Monthly Payment:
 The number of payments in your lease is 48.

ar) Total Monthly Payment:
 The number of payments in your lease is 48.

as) Total Monthly Payment:
 The number of payments in your lease is 48.

Early Termination: You may have to pay a substantial charge if you end this Lease early. This charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier you end the Lease, the greater this charge is likely to be. See Section 14.

Excessive Wear and Use: You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 15,000 miles per year at the rate of \$15.00 per mile. See Section 30. If this box is checked, this mileage includes N/A miles over the term of this Lease, purchased at N/A cents per mile, which is included in your monthly payment. There is no charge for this mileage.

7. ITEMIZATION OF GROSS CAPITALIZED COST

The following items you will pay over the lease term and are in your monthly payment:

a) Agreed upon value of the Vehicle \$ 23009.44

b) Title, License and Registration \$ N/A

c) Acquisition Fee \$ 450.00

d) Service Contract and/or Maintenance Contract (See Section 11) \$ N/A

e) Credit Life and/or Disability Insurance (See Section 11) \$ N/A

f) Outstanding Prior Credit or Lease Balance \$ N/A

g) UPFRONT SALES TAX \$ 1129.22

h) N/A \$ N/A

i) Total Gross Capitalized Cost \$ 24661.90

8. VEHICLE WARRANTIES

These warranties are not required to enter into this Lease and will not be provided unless you sign below. If insurance and/or warranties are purchased by you, the coverages are shown in a notice given to you on this date and are for the term of the Lease. (Please see below.) These coverages may not be available in some states.

Credit Life Insurance

9. ESTIMATED FEES AND TAXES

The estimated total amount you will pay for official and license fees, registration, title and taxes, including with your monthly payments or term of your Lease, whether included with your monthly payments or assessed otherwise, is \$ 1503.01. Actual total of fees and taxes may be higher or lower depending on the tax rates in effect or the value of the leased property at the time a fee or tax is assessed.

10. TOTAL GROSS CAPITALIZED COST

Assuming there is no default and that you exercise the purchase option at the scheduled end of this Lease, your total cost under this Lease will be \$ 23593.44, which is the sum of the total payments due on signing, excluding the refundable security deposit, the total of the subsequent monthly payments, and the purchase option price with purchase option fee, but excluding any state and local taxes or fees imposed on the purchase.

11. OPTIONAL INSURANCE AND WARRANTIES

These coverages are not required to enter into this Lease and will not be provided unless you sign below. If insurance and/or warranties are purchased by you, the coverages are shown in a notice given to you on this date and are for the term of the Lease. (Please see below.) These coverages may not be available in some states.

12. Vehicle Return

13. Scheduled Termination

- d) any Excess Mileage Charge at lease maturity, or an Excess Mileage Charge for the period for which this Lease was in effect pro-rated monthly, as disclosed in Section 6, plus
- e) any taxes related to the termination

a) **Conditions for OUR early termination.** You may terminate this Lease before the Lease is effective on the due date of a monthly lease payment if you return the car to us not later than you have paid at least 12 monthly payments. You give us \$50.00 prior written notice, and you pay us the amount disclosed in Section 14.b. If you do not follow these conditions, we may terminate this Lease before the end of the lease term if you are, by default, as described in Section 15.

c) **Appointing you will serve as Early Termination.** If this Lease is terminated before the end of the lease term, under Section 14.b) or Section 14.b), then you will pay us:

[illegible]

Check Charge, and Fines

You will pay when due all official fees and taxes, including registration, title and license fees, and personal property taxes related to this Vehicle or this Lease, which are incurred during the lease term, even if they are assessed after this Lease terminates. Should we have to pay any official fee or tax on your behalf, we will pay us the amount of the official fee or tax, and any interest or penalties thereon.

Vehicle maintenance and use

You agree to maintain this Vehicle at your own expense. You agree to follow the manufacturer's manual and maintenance schedule and to make all necessary repairs and replacement parts. This Vehicle may not be used for any illegal purpose or to transport people or goods for hire. Except for occasional and incidental use by the lessee, qualified operations with your permission, you shall remain responsible for all fuel. Except as allowed in this section, you shall not alter or install any equipment upon this Vehicle and will pay our cost to restore this Vehicle to its original condition. You may elect to have an airbag on/off switch installed in this Vehicle. At your expense, if you have received prior written approval from the

Notices

You may use the security deposit to offset any amounts that you owe under this lease. If you perform all of your obligations under this lease, the security deposit will be returned to you at the end of the lease term. No interest, increase or refund will accrue to be due to you. We have no duty to segregate the security deposit and do not have a fiduciary duty to you in regards to the security deposit.

contract issued with respect to this Vehicle, this lease or any addendum to this lease, including, without limitation, insurance contracts, maintenance contract, repair contracts and extended warranty or service contracts.

YOU AGREE THAT YOU HAVE NO RIGHT TO ASSIGN, TRANSFER OR
SUBLEASE ANY OF YOUR RIGHTS UNDER THIS LEASE.

[illegible]

This Lease is the entire agreement and can only be changed by written agreement between the parties. No oral agreement or modification of this Lease is assigned. There are no other written or verbal agreements. Any provisions or conditions of this Lease are hereby agreed to by the parties. All lessors and guarantors are jointly and severally bound to the terms and conditions of this Lease and the remaining provisions. All lessors and guarantors are jointly and severally bound to the terms and conditions of this Lease and the remaining provisions.

Lessee

YOU HAVE READ BOTH SIDES OF THIS LEASE BEFORE SIGNING. YOU ARE ENTITLED TO ASK FOR AND RECEIVE AN EXPLANATION OF ANY PART OF THIS LEASE. BY SIGNING BELOW, YOU ACKNOWLEDGE THAT:

- This Lease is completely filled out
- You have read this entire Lease carefully and agree to all of its terms.

AUDITION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE SIGNING. IF YOU HAVE ANY QUESTIONS, PLEASE ASK FOR CLARIFICATION. NOTICE: THE LESSEE AND THE LESSOR SHALL BE ENTITLED TO REVIEW AND SIGN ANY CONTRACT BEFORE SIGNING.

33336236134
 839 4063 263
 MURRAY CARBON
 30 JAN 1964

In the event early termination of this lease occurs at your election pursuant to Section 14.a, you hereby agree that the Fair Market Wholesale Value is the Wholesale Value listed for the vehicle, at the time of the early termination, in one of the following used vehicle valuation guides, at our election: National Automobile Dealers Association (NADA), Kelley's Blue Book.

You have the option to purchase this Vehicle "As-Is" from the originating dealer, or other location we specify, based on the Purchase Option Price, plus any applicable fees and taxes, vehicle option price, and any other charges. The Purchase Option Price is the sum of the Purchase Option Price of **\$160.00** plus the Vehicle Option Price of **\$160.00**. The Vehicle Option Price is not included in the Purchase Option Price reported in Section 6. If you purchase the Vehicle at the end of the Lease term, the Purchase Option Price will be the Residual Value, shown in Section 5(d). If you elect to purchase the Vehicle before the end of the Lease term, the Purchase Option Price will be the Adjusted Lease Balance depicted in Section 14(e). In either case, you must also pay other amounts due under this Lease at the time of purchase.

[illegible]

You are responsible for all repairs in this Vehicle that are not the result of normal wear and use. At the end of the lease term or at early termination (except in the case when a Professional Appraisal as set forth in Section 14 is used to value the Vehicle), you will pay us the amount it would cost for the repairs. These repairs include, but are not limited to, the cost necessary to:

a) **REPAIRS:** inoperative mechanical parts including power accessories, denials, scratches, chips or faded areas on the body; mismatched paint, broken windows or inoperative window mechanisms; broken headlight lenses or sealed beams; dents, cuts, scratches or gouges in the bumper; broken grille or items in the grille; single dents or a series of small dents on either trim part, including headlight and tail light housings, or seats, seat belts, head lining, door panels or carpeting that are torn or air damaged.

b) REPLACE any windshield damaged with chips, cracks, or hail's eyes, any tire not part of a matching set of 5 tires (or four with an emergency spare) or tires with less than 1/8" of tread remaining at the shallowest point, or tires which are not a matching set of tires of comparable type and quality to the tires furnished with this Vehicle upon acceptance of this Lease; missing parts, accessories and adornments, including bumpers.

unarmament, articles, libraries, chemicals, electronic equipment, and secret components) or emergency stockpiles. The amount we may obtain at the end of the lease term and at your own expense is a Provisional Appraisal of the amount required to repair or replace parts on the equipment. The amount of the Provisional Appraisal is not a final appraisal. The Provisional Appraisal shall be performed by an independent third party, such as Price Waterhouse Coopers, to determine the fair market value of the equipment. If we, the Lessee and Lessor, which appraisal will be final and binding on all parties to the Lease. In order to elect such an independent Provisional Appraisal, you must notify us in writing within seven business days after the end of our mailing or delivery to you of our source for our war and use charges on the Vehicle.

you agree that upon notice from us and as allowed by State law, you will make the Vehicle available to us prior to the scheduled termination of this Lease, at a reasonable time and place to be designated by us, so that we may inspect the vehicle for purposes of determining excessive wear and use.

clients permitted by law, you agree that if we accept monies in some less than those terms, we accept payments, which are received after their scheduled due dates, or make adjustments as to the due dates of payments under this Lease, doing so at will. It is our right to enforce the lease terms as written as to any amounts due thereafter. It may accept payments with "Payments in Full," similar language or other restrictive covenants without being bound by such language or waiving any of our rights.

Potential Loss of This Vehicle

1) The Dealer is hereby notified that NILT has assigned to Nissan-Infiniti Services Co. (NISC) NILT's rights (but not its obligations) to acquire the Vehicle under Lease inception; and

*) The Dealer and Lessee are hereby notified that NHT's rights (but not its obligations) in the sale of the Vehicle, if the Vehicle is subsequently purchased on NHT, will be assigned to NISC immediately prior to the purchase of the Vehicle.

the Lessee, Co-Lessee (if applicable) and Dealer, NLT, or any other assignee, if Lease which is invalid, illegal or unenforceable shall be ineffective without being null and void. The Dealer shall be financially liable.

AND HAVE RECEIVED A COMPLETED COPY OF THIS LEASE.

CONTACT BEFORE YOU SIGN IT.

CONTRACT FOR ONE BUSINESS DAY BEFORE SIGNING THE

9

263
Carter